

When Disaster Strikes FSA Can Help Farmers With Some of Their Losses

Noninsured Crop Disaster Assistance Program (NAP)

NAP provides financial assistance to eligible producers affected by drought, flood, hurricane, or other natural disasters. NAP covers non-insurable crop losses and planting prevented by disasters. Farmers who are eligible include landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop. Eligible commodities include commercial crops and other agricultural commodities produced for food, including livestock feed or fiber for which the catastrophic level of crop insurance is unavailable. Certain controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap), and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery, and turf grass sod) are also eligible.

Tree Assistance Program (TAP)

TAP provides partial reimbursement to orchardists and nursery tree growers for replanting, salvage, pruning, debris removal and land preparation if losses due to natural disaster exceed 15 percent.

Livestock Forage Disaster Program (LFP)

LFP provides assistance to livestock producers for forage losses due to drought and losses due to wildfire on public lands.

Livestock Indemnity Program (LIP)

LIP provides assistance to livestock producers for livestock deaths from disaster events, in excess of normal mortality.

Emergency Loan Program (ELP)

FSA provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. Emergency loans may be made to farmers and ranchers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only). Emergency loan funds may be used to: restore or replace essential property; pay all or part of production costs associated with the disaster year; pay essential family living expenses; reorganize the farming operation; and refinance certain debts.

Emergency Conservation Program (ECP)

ECP provides funding for farmers to rehabilitate farmland damaged by wind erosion, floods, hurricanes, or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought. The natural disaster must create new conservation problems, which, if not treated, would: impair or endanger the land; materially affect the productive capacity of the land; represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; or be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.

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United States Department of Agriculture
Farm Service Agency
New Hampshire



Promoting a Stable and Abundant
American Food Supply While
Conserving Natural Resources



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Farm Loan Programs

FARM SERVICE AGENCY

Direct Ownership Loans

FSA direct farm ownership loans may be used to purchase farmland, construct or repair buildings and other fixtures, and promote soil and water conservation. To qualify for a direct loan, the applicant must be able to show sufficient repayment ability and pledge enough collateral to fully secure the loan.

Direct Operating Loans

FSA direct farm operating loans may be used to purchase items such as livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. They can also be used to pay for minor improvements to buildings, costs associated with land and water development, family subsistence, and refinancing debts under certain conditions.

FSA has more than 70 years of experience in agricultural lending.

Down Payment Farm Ownership Loans

Down payment Farm Ownership (FO) loans were developed to help beginning farmers and ranchers and Socially Disadvantaged (SDA)* applicants purchase a farm or ranch. These loans provide a way for retiring farmers to transfer their land to a future generation of farmers.

*Socially Disadvantaged farmer or rancher, as declared and approved by the Deputy Administrator, is considered to be subject generally to racial, ethnic, or gender prejudice because of their identity as members of a group without regard to their individual qualities. The groups have been identified to include: American Indians and Alaskan Natives; Asian-Americans; Black or African Americans; Hispanic-Americans; and Women.

Guaranteed Loans

FSA offers guarantees on farm operating and ownership loans. Loans are made by commercial lenders and guaranteed by FSA. These loans have negotiated interest rates and higher limits than direct loans.

Youth Loans

FSA makes loans to individual rural youths, between the ages of 10 and 20 years, to establish and operate income-producing projects of modest size in connection with their participation in 4-H clubs, the Future Farmers of America and similar organizations. Each project must be part of an organized and supervised work program and must be related to agriculture. The project must be planned and operated with the help of the organization adviser, produce sufficient income to repay the loan, and provide the youth with practical business and educational experience.

Beginning Farmer and Rancher Loans

FSA provides direct and guaranteed loans to beginning farmers who are unable to obtain financing from commercial credit sources. A beginning farmer is an individual or entity who:

- (1) Has not operated a farm for more than 10 years
- (2) Meets loan eligibility requirements
- (3) Substantially participates in the operation
- (4) FO does not own a farm greater than 30% of the average size farm in the county and has farmed for at least three years.

Microloans

Developed to better serve the unique financial operating needs of beginning, niche and small family farm operations, microloans offer more flexible access to credit. The application process is simpler and requires less paperwork. Eligible applicants may obtain a microloan for up to \$35,000.



Farm Storage Facility Loan Program (FSFL)

The Commodity Credit Corporation (CCC), through FSA, may make loans to producers to build or upgrade farm storage and handling facilities for soybeans, peanuts, hay, renewable biomass, pulses and oilseeds. Corn, grain sorghum, oats, wheat, barley, fruits and vegetables are also eligible, subject to program requirements.

Milk Income Loss Contract (MILC) Program

The MILC Program compensates dairy producers when domestic milk prices fall below a specified level. MILC compensation payments are made monthly when the milk price falls below the established price per hundred-weight.

Nonrecourse Marketing Assistance Loan (MAL) and Loan Deficiency Payment (LDP) Programs

MALs provide producers interim financing at harvest time to meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows. MALs allow producers to store production at harvest and facilitates more orderly marketing of commodities throughout the year. MALs for covered commodities are non-recourse. The commodity is pledged as loan collateral and producers have the option of delivering the pledged collateral to the Commodity Credit Corporation (CCC) as full payment for the loan at maturity. A producer who is eligible to obtain a loan, but who agrees to forgo the loan, may obtain an LDP. An LDP is the amount by which the applicable loan rate exceeds the alternative loan repayment rate for the respective commodity.



Conservation Reserve Program (CRP)

CRP is a voluntary program available to agricultural producers to help safeguard environmentally sensitive land. Producers enrolled in CRP plant long-term, resource-conserving covers to improve the quality of water, control soil erosion, and enhance wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance. Contract duration is between 10 and 15 years.

FSA equitably serves all farmers, ranchers, and agricultural partners by delivering effective, efficient programs.

Emergency Forest Restoration Program (EFRP)

EFRP provides payments to eligible owners of non-industrial private forest (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster. EFRP program participants may receive financial assistance of up to 75 percent of the cost to implement approved emergency forest restoration practices as determined by county FSA committees. Individual or cumulative requests for financial assistance of \$50,000 or less per person or legal entity, per disaster are approved by the county committee.